

## AMENDMENTS TO THE CLAIMS

Cancel claims 1-27 without prejudice.

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-27. (canceled)

28. (new) A method comprising:

storing a plurality of risk profiles in a computer database, each risk profile corresponding to a respective user;

receiving an additional risk profile from an additional user;

searching the computer database to determine one of the stored risk profiles which is suitable for balancing risks with the additional risk profile; and

establishing a contract between the additional user and the one of the users who corresponds to said one of the stored risk profiles.

29. (new) The method of claim 28, further comprising:

storing data indicative of the contract in a transaction database.

30. (new) The method of claim 28, wherein the additional risk profile is received via a network.

31. (new) The method of claim 28, wherein the additional risk profile indicates the additional user's exposure to at least one of : (a) weather, (b) real estate prices (c) residual value of leases, (d) reliability of a machine, (e) birth statistics, (f) death statistics, (g) a consumer price index, and (h) marriage statistics.

32. (new) An apparatus comprising:

a processor; and

a memory coupled to the processor;

the processor programmed to:

store a plurality of risk profiles in a database, each risk profile corresponding to a respective user;

receive an additional risk profile from an additional user;

search the database to determine one of the stored risk profiles which is suitable for balancing risks with the additional risk profile; and

establish a contract between the additional user and the one of the users who corresponds to said one of the stored risk profiles.

33. (new) The apparatus of claim 32, wherein the processor is further programmed to:  
store data indicative of the contract in a transaction database.

34. (new) The apparatus of claim 32, wherein the additional risk profile is received via a network.

35. (new) The apparatus of claim 32, wherein the additional risk profile indicates the additional user's exposure to at least one of : (a) weather, (b) real estate prices (c) residual value of leases, (d) reliability of a machine, (e) birth statistics, (f) death statistics, (g) a consumer price index, and (h) marriage statistics.

36. (new) An article of manufacture comprising:

a computer usable medium having computer readable program code means embodied therein for implementing a risk aggregation service, the computer readable program code means in said article of manufacture comprising:

computer readable program code means for causing a computer to store a plurality of risk profiles in a database, each risk profile corresponding to a respective user;

computer readable program code means for causing the computer to receive an additional risk profile from an additional user;

computer readable program code means for causing the computer to search the database to determine one of the stored risk profiles which is suitable for balancing risks with the additional risk profile; and

computer readable program code means for causing the computer to establish a contract between the additional user and the one of the users who corresponds to said one of the stored risk profiles.

37. (new) The article of manufacture of claim 36, wherein the computer readable program code means in said article of manufacture further comprises:

computer readable program code means for causing the computer to store data indicative of the contract in a transaction database.

38. (new) The article of manufacture of claim 36, wherein the additional risk profile is received via a network.

39. (new) The article of manufacture of claim 36, wherein the additional risk profile indicates the additional user's exposure to at least one of : (a) weather, (b) real estate prices (c) residual value of leases, (d) reliability of a machine, (e) birth statistics, (f) death statistics, (g) a consumer price index, and (h) marriage statistics.